

THIS INSTRUMENT WAS PREPARED BY:
MARK A. PICKENS, ATTORNEY AT LAW
POST OFFICE BOX 59372
BIRMINGHAM, ALABAMA 35259

PLEASE SEND TAX NOTICE TO:
James H. Greer
2004 Hawthorne Lane
Birmingham, AL 35244

WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration, to the undersigned Grantor in hand paid by the Grantees herein, the receipt whereof is acknowledged, I, KARAN G. GREER, (herein referred to as Grantor whether one or more), do grant, bargain, sell and convey unto KARAN G. GREER AND JAMES H. GREER WIFE AND HUSBAND, (herein referred to as Grantees) as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described real estate situated in SHELBY COUNTY ALABAMA, to-wit:

Lot 13, according to the Survey of Riverchase Country Club, 21st Addition, Residential Subdivision, as recorded in Map Book 9, Page 88, in the Probate Office of Shelby County, Alabama.

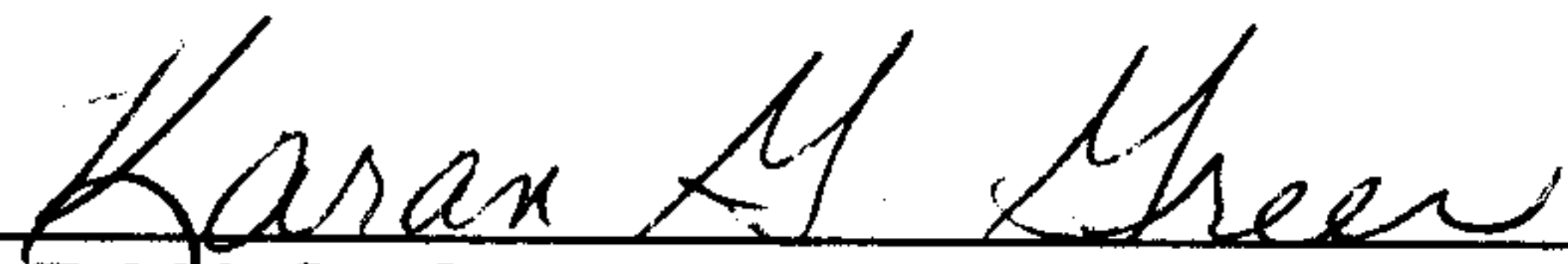
For recording purpose value is \$168,000.00

TO HAVE AND TO HOLD to the said Grantees as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right or reversion.

And I do for myself, and for my heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s) this 28th day of March 2008.

\$168,000.00 of the purchase price was paid from a mortgage loan closed simultaneously herewith.

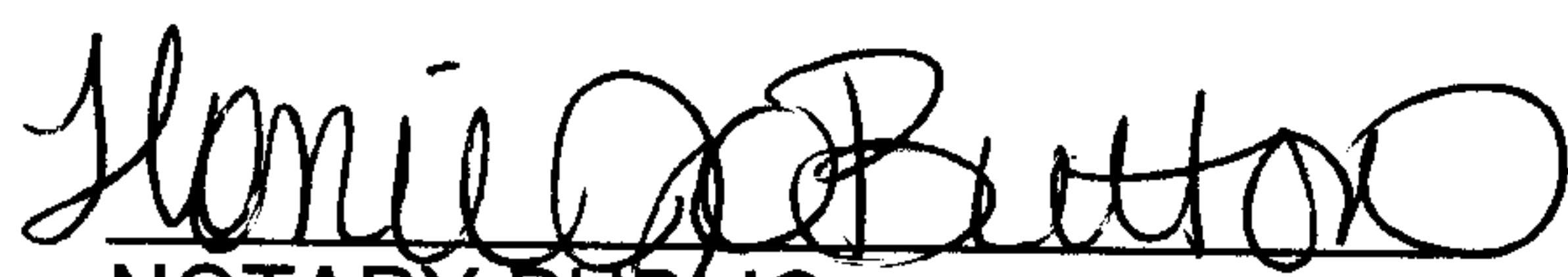

KARAN G. GREER

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county, in said state, hereby certify that KARAN G. GREER, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance KARAN G. GREER executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28TH day of MARCH, 2008.


NOTARY PUBLIC
My Commission Expires: 10-23-08

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 23, 2008
BONDED THRU NOTARY PUBLIC UNDERWRITERS